

### **REMARKS**

This correspondence is responsive to the office action mailed June 10, 2009 for the above-referenced application. In the Office Action, claims 1 and 11-15 were rejected under 35 U.S.C. § 103(a) as being unpatentable over Chancey et al., U.S. 5,842,185 (“Chancey”), in view of Wood, U.S. 7,050,997 (“Wood”), in further view of Wells et al., U.S. 6,446,048 (“Wells”), claim 32 was rejected under 35 U.S.C. § 103(a) as being unpatentable over Chancey in view of Wood, and further in view of Wells, and claims 33-34 were rejected under 35 U.S.C. § 103(a) as being unpatentable over Chancey in view of Wood, in view of Wells, and further in view of Goldsmith, U.S. 6,064,990 (“Goldsmith”).

The claims as amended include limitations not taught by any of the cited references, either alone or in combination. In particular, the presently amended claim set includes at least two major distinctions between the presently claimed invention and the disclosure provided in the cited art. First, the presently amended claim set recites a forward looking automated real time categorical financial decision making system that allows a user to budget a fixed amount of money to a plurality of financial accounts prior to the advent of any financial transaction, effectively establishing fixed budgets for each of the virtual accounts over a specified period of time. The cited art however teaches a system for tracking transactions and retroactively assigning them to expense categories. Secondly, the present application claims a means for repeatedly and regularly accessing and searching recent credit card and online checking account records, while the cited art discloses a means for pushing information from online checking institutions to a central server.

The cited art fails to teach a budgeting system that allows for the allocation of given amount of funding to each of a plurality of virtual accounts prior to the advent of any financial

transaction, establishing fixed budgets for each of the virtual accounts over a specified period of time. Rather, the cited art teaches a system for entering transactions that retroactively track expenditures and assign them to expense categories. Accordingly, the presently claimed invention claims a forward looking automated system for budgeting funding into a plurality of accounts prior to any financial transactions. This allows individuals to proactively establish categorical financial decision making across a plurality of financial accounts prior to any spending activity in a specified period of time. By way of contradistinction, the cited art teaches systems for tracking transactions that occur over a period of time and assigning them to expense categories allowing individuals to retroactively review spending behavior. In particular, Chancey discloses a system and method for “automatically entering financial transactions, such as credit card transactions into a financial account stored in a computer [.....] in the process of entering the transactions, they are tracked by automatically assigning them to expense categories.” Chancey, Abstract. Chancey further indicates that the disclosed invention comprises a computerized method and system for providing a financial statement such as a credit card statement in an electronic form understood by computer including one or more financial transactions such as purchases comprising a computerized method for assigning financial transactions such as credit card transactions to categories. “This assignment occurs in the process of entering the transactions into the account stored in a computer.” Chancey, Col. 1, Lines 66-67 – Col. 2 Line 18. Accordingly, Chancey and the related cited art provides a method and system for electronically tracking financial transactions. Chancey Col. 2, Lines 40-42. However, the cited art fails to teach the proactive forward looking categorical financial decision making system that allows a means for allocating a given amount of funding for each of a

plurality of virtual financial accounts prior to the advent of any financial transaction effectively establishing fixed budgets for each of the virtual accounts over a specified period of time.

None of the references teach the recited limitations for searching online records at a plurality of financial institutions in a way to provide near real-time updates across a plurality of accounts and budgetary categories to a user. Rather, the cited art teaches systems for pushing data from input devices to a central server. The claimed invention provides apparatus and methods that permit searches or pulling of recent transactions from multiple accounts at multiple institutions and aggregates the results for forward-looking budgeting purposes, which is not taught by any of the cited references, either alone or in combination. The present invention claims a system for aggregating financial data from a plurality of actual financial accounts and financial institutions without input from the user and without the data automatically being pushed from financial accounts and financial institutions. By way of distinction the cited art cited against the present application relies on a single or series of financial institutions or commercial entities pushing data to a central server. In particular, the pending Action relies on Wells to disclose “using an Internet connected gateway to access a plurality of financial institutions and to search online records of the plurality of financial institutions representing a plurality of actual accounts for purchases on credit cards or other financial instruments.” Claim 1. However, Wells does not disclose a system for searching a plurality of financial institutions but rather discloses a system for pushing financial institutions from the plurality of remote input devices to a central server where it subsequently may be requested by a user. In particular, Wells provides that the disclosed invention “enables the users to upload financial information to the database from a wide variety of remote input devices by a communication network than subsequently permits the user to download and integrate the information into their respective

personal finance applications.” Wells, Col. 3, Lines 51-56. Accordingly, Wells discloses a system that allows a user to push financial information from a variety of remote input devices to a central server.

Wells does not disclose a system wherein a central server or the personal finance application accesses and searches recent credit card and online checking account records on the internet from a plurality of financial accounts. Wells further discloses that “upload procedure 300 commences with input device 108 establishing a connection with server 121 and sending 302 previously received profile-identification information, if any, to server 121.” Wells, Col. 12, Lines 20-23. Accordingly, Wells discloses a system that allows an input device to contact a server and send previously received financial information. Wells does not disclose a system in which an apparatus used to manage financial resources contacts, accesses and searches online checking account records over the internet from a plurality of actual financial accounts to receive data without input from the user. Accordingly, Applicant respectfully request removal of the section 103 rejections at this time.

**CONCLUSION**

Applicants submit that the amendments made herein make the application allowable. Accordingly, Applicants requests favorable reconsideration. If the Examiner has any questions or concerns regarding this communication, the Examiner is invited to call the undersigned.

DATED this 10<sup>th</sup> day of December, 2009.

Respectfully submitted,

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